



If You Suspect a Counterfeit Bill...

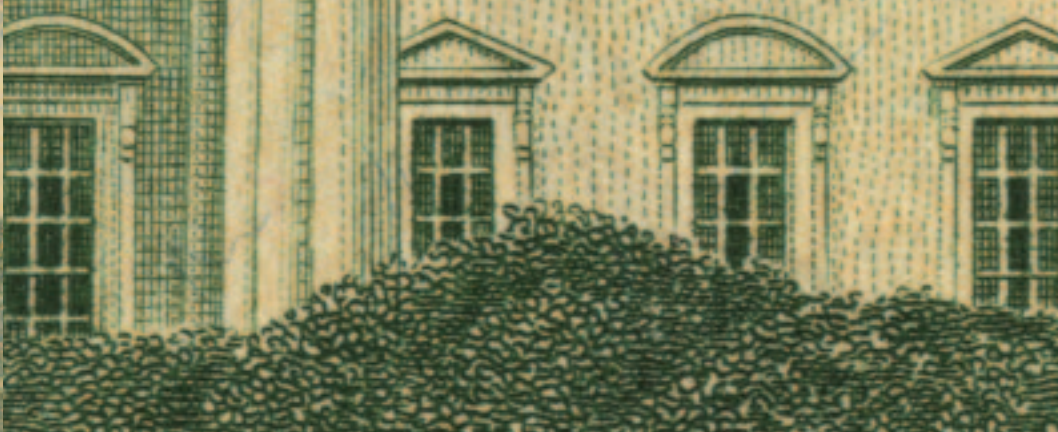
Cash Handlers:

- **Keep** the bill from the passer.
- **Delay** the passer by some excuse, if possible, without putting yourself in danger.
- **Contact** the police.
- **Observe** the passer's description and that of any companion or vehicle used.
- **Handle** the bill as little as possible, to preserve fingerprint evidence.
- **Write** your initials and the date on an unprinted edge on the front of the bill, place it in an envelope, and surrender it only to the police or the U.S. Secret Service.

Consumers: If you receive a bill that you suspect may be counterfeit or if you question a note that is already in your possession, turn it over to your local police or U.S. Secret Service office. If the note is genuine, it will be returned to you as soon as possible. If the note is counterfeit, you will not be reimbursed, but knowingly passing a counterfeit note is against the law.

A Smooth Transition

While the look of the currency will undergo subtle changes, **all** notes — new or old — will be honored at their full face value. There will be no recall or devaluation of any U.S. notes. The United States has never devalued its currency and will not do so now. As the new currency is phased in, old notes will be retired by the Federal Reserve System when they are returned through the banking system. This means there is no time limit or requirement for exchanging a previous series for a new series.



For more information about new currency designs visit
www.moneyfactory.com/newmoney

The New Color of Money
Safer. Smarter. More Secure.

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The United States government is issuing currency with new designs and security features beginning with the \$20 note in late 2003.

The redesigned currency is safer, smarter and more secure: **Safer** because it is harder to fake and easier to check; **Smarter** to stay ahead of tech-savvy counterfeiters; and **More Secure** to protect the integrity of U.S. currency.

The most noticeable difference in the new design is the subtle introduction of background color, which makes it more burdensome for potential counterfeiters because it adds complexity to the note. The color will also make it easier to distinguish between denominations because different background colors will be used for each denomination.

However, despite the addition of color, the new note preserves the distinct size, look and feel of the traditional American “greenback” — the world’s most familiar and circulated currency.

The Federal Reserve System and the Department of the Treasury are committed to continuous improvements in currency design in order to protect the economy and your hard-earned money. To ensure this, we expect to introduce new currency designs every 7-10 years.

The issuance of the new \$20 note will be followed by a new \$50 note in 2004 and a new \$100 note in 2005. Decisions on new designs for the \$5 and \$10 notes are still under consideration, but a redesign of the \$2 and \$1 notes is not planned.

Security Features

The new \$20 design retains three of the most important security features that were first introduced in the 1990s and are easy to check: a **watermark**, **security thread** and **color-shifting ink**.



Security Thread

Hold the bill up to the light and look for the security thread, or plastic strip, that is embedded in the paper and runs vertically up one side of the note. If you look closely, the words “USA TWENTY” and a small flag are visible along the thread from both sides of the note. This thread glows green when held under an ultraviolet light.



Color-Shifting Ink

Look at the number “20” in the lower right corner on the face of the note. When you tilt the note up and down the color-shifting ink changes color from copper to green.

Watermark

Hold the bill up to the light and look for the watermark, or faint image, similar to the large portrait of President Andrew Jackson. The watermark is part of the paper itself and it can be seen from both sides of the note.

NEW FEATURES



Color

The most noticeable difference in the newly designed note is the addition of subtle background colors of green and peach added to both sides of the note. The words “TWENTY USA” have also been printed in blue in the background to the right of the portrait and small yellow 20s have been printed in the background on the back of the note.



Symbols of Freedom

Two new “symbols of freedom” — American eagles — have been designed on the front of the note. The large blue eagle in the background to the left of President Andrew Jackson’s portrait is representative of those drawn and sculpted during his time period. The smaller metallic green eagle to the lower right of the portrait is a more contemporary engraving. The symbols of freedom will differ for each denomination.



Portrait and Vignette

The oval borders and fine lines surrounding the portrait of President Andrew Jackson on the front, and the White House vignette on the back, have been removed. The portrait has been moved up and shoulders have been extended into the border. Additional engraving details have been added to the vignette background.

OTHER FEATURES

In addition to the three primary security features, the new \$20 note also retains a number of other existing design features.



Microprinting

Because they are so small, microprinted words are hard to replicate. The redesigned currency features microprinting on the face of the note in two new areas: the inscription “USA20” is printed along the border of the first three letters of the blue “TWENTY USA” ribbon to the right of the portrait; and the words “THE UNITED STATES OF AMERICA 20 USA 20” appear in black in the border below the Treasurer’s signature.



Low-Vision Feature

The large numeral “20” in the lower right corner on the back of the bill is easy to read.



Paper

Currency paper is one-fourth linen and three-fourths cotton and contains red and blue fibers.



Federal Reserve Indicators

A universal seal to the left of the portrait represents the entire Federal Reserve System. A letter and number beneath the left serial number identifies the issuing Federal Reserve Bank.



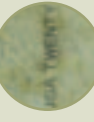
Serial Numbers

The unique combination of eleven numbers and letters appears twice on the front of the note.

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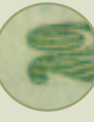
Tear off this handy pocket guide and keep it with you so you are always prepared to authenticate your currency.

SECURITY FEATURES



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